

# INSURANCE PRODUCTS

Plan for Tomorrow,  
Live for Today.



**SiebertInsurance**

**Here to help  
you protect  
what matters  
most.**



# About Our Insurance Services

Siebert Financial Corporation provides a full range of brokerage and financial advisory services through its subsidiaries. Siebert Insurance and annuity investments are offered through Park Wilshire Companies, Inc., a wholly owned subsidiary of Siebert Financial Corporation.

Our mission is to provide excellent customer service, quality asset protection and provide customized insurance programs tailored to the specific needs of businesses and individuals.

We will provide a comprehensive asset analysis which entails an in-depth review of your current commercial & personal Insurance policies. Our goal is to ensure that your assets are well protected.

Our Insurance services provide clients with specialized coverage and services worldwide.

## Insurance solutions for your:

- ✓ Personal Insurance
- ✓ Commercial Business
- ✓ Life Insurance

### BEST POSSIBLE COVERAGE



Our job as your insurance agent is to ensure that in the event of a claim/loss the insurance policy responds in the way the client envisions.

### OUTSTANDING CUSTOMER SERVICE



Carriers are available for you around the clock. They understand that accidents happen at all hours of the day and night.

### BEST AVAILABLE PRICE



We'll structure an insurance program, shop the account to various insurance carriers and place business with the appropriate carrier.





## Our Advantage

**Our goal is to help you receive the most specialized insurance program available.**

Siebert offers insurance choices from highly rated carriers, which include but are not limited to:

- AIG
- ACE
- Allianz
- Chubb
- Cincinnati
- Progressive
- Travelers
- Hartford

# Insurance Risk Assessment and GAP Analysis

Our Insurance services provide clients with a custom in-depth risk assessment and Insurance Gap Analysis. We identify potential areas where you or your company may be over or under-insured, as well as areas to strengthen an Insurance & Risk Management program.

The unfortunate truth is that most people find out what they have, or don't have, with respect to insurance, after a loss when it is too late to do anything about it.

When we provide our risk assessment and gap analysis, we will review all of your current policy documentation.

By looking at the specifics of your insurance policies, we are able to help you or your company understand how your policies may be interpreted in the event of a claim.

We make the process simple. We'll analyze your current coverages, identify areas of additional insurance and provide you with potentially better coverage with competitive pricing compared to your respective policies.



## Our Simple 3-Step Process:

- 1 Review your current coverages.
- 2 Identify gaps and areas you over or underinsured.
- 3 Offer insurance coverage with competitive pricing.



# Commercial Insurance

We assess and tailor a custom insurance program for the unique set of risks that arise with each business. We perform a Risk Assessment Analysis for clients, to ensure that every essential coverage is properly insured with the correct limits of insurance.

## Big or small, no matter the industry, we can protect you.

- Accounting Firms
- Advertising Agencies
- Apparel - Manufacturing & Retail
- Banking & Lending Institutions
- Construction/Contractors
- Warehousing & Distribution
- Manufacturing
- Real Estate & Hospitality
- Restaurants
- Technology
- Habitational
- Law Firms
- Financial & Investment Services
- Developer

## Prepare for a quote:

**Here is a checklist list of common documents you may need to have ready and provide us so we can create the best plan for you:**

- ✓ Copies of current insurance policies and declaration pages
- ✓ 5 years current loss runs for all lines of coverage
- ✓ Number of employees
- ✓ Estimated annual sales
- ✓ Vehicle list (Year, Make, Model, Vin#)
- ✓ Drivers List (Name, Date of Birth, Drivers License #)
- ✓ Lines of Coverage (Property, Workers' Compensation)
- ✓ General Liability, Auto, Umbrella, EPLI, D&O, Crime, etc.)
- ✓ Copies of current employee benefits program (Copy of most recent billing statement, most recent census)

# Make the most of your insurance.

Take advantage of our insurance providers and options to support all your insurance needs.

## Personal Insurance

Our Insurance Professionals identify, assess and tailor a custom Insurance program for the unique set of risks that arise with each client.

### High Net Worth Personal Insurance

- Aircraft
- Watercraft/ Yacht
- Wind
- Flood
- Earthquake
- Jewelry and Fine Art
- Home and Renters
- Auto Insurance, Including Antique & Specialty
- Valuable Articles — Jewelry, Fine Art, etc.
- Rental Insurance
- Umbrella Liability
- Condo

### Prepare for a quote:

Here is a checklist list of common documents you may need to have ready and provide us so we can create the best plan for you:

- ✓ Copies of current insurance
- ✓ Policies and Declaration pages
- ✓ Lines of Insurance Coverage
  - Homeowner's
  - Earthquake
  - Auto
  - Personal Umbrella
  - Collections
  - Aviation
  - Watercraft
- ✓ Year, Make, Model, & Vin# for All Vehicles
- ✓ Drivers License Number(s) for Each Driver
- ✓ Date of Birth





## A Wide Variety of Insurance Products Available:

### RESIDENTIAL PROPERTY

Protects your home in the event of a loss.

### RENTAL INSURANCE

Insure your rental property.

### PERSONAL & EXCESS LIABILITY

Protects you in the event of a lawsuit, also provides additional coverage to your home liability and auto liability coverage.

### AUTOMOBILES

Protects valuable specialty items in case of loss.

\*Note: Some policies will cover for theft but not loss.

### JEWELRY, FINE ARTS & COLLECTIBLES

Protects special items that are valuable if they are lost.

### KIDNAP & RANSOM

Protects your immediate family in the event of a kidnap.

### EARTHQUAKE, FLOOD, & WINDSTORM

Protects your home in the event of an earthquake, flood, or hurricane.

### DOMESTIC STAFF SOLUTIONS

Protects you in the event that a domestic employee has a loss.

### LIFE INSURANCE (WHOLE LIFE, TERM, OR BOTH)

Temporarily or permanently provide your loved ones with a lump sum payment in the event of a death to the proposed insured.

### PERMANENT TOTAL DISABILITY INSURANCE

Provides replacement income in the event of a career ending injury.



# Life Insurance

Our Insurance services offer a variety of life insurance products to accommodate your needs. Our partnerships and industry knowledge can give you access to life insurance products for income replacement, family protection, estate planning, or alternative investments.

## Life Insurance

An unexpected injury, accident or illness can dramatically reduce the income a professional will make in their career. Insurance can protect an individual, their family, or their organization in the event of a catastrophic event. Our clients benefit from team experience and strong carrier relationships to ensure the broadest terms.

## Disability Insurance

In the event of a claim, our insurance carriers claim management staff are available 24 hours a day to provide guidance and serve as our client's advocate.

## Life Insurance Solutions

The insurance products available through our insurance carriers include, but are not limited to:

- Whole Life Insurance
- Universal Life Insurance
- Term Life Insurance
- Permanent Total Disability
- Loss of Value Disability
- Key Person Life & Disability
- Buy/Sell Life & Disability
- Group Life & Disability
- Long Term Care
- Short Term Care







## Contact Us:

800.993.2022

[www.siebert.com/insurance](http://www.siebert.com/insurance)

We'd love to  
hear from you.

\*For informational purposes only.

Before purchasing any insurance policies, consider your investment objectives, risks, charges and expenses of the policy and its options. Each insurance policy is unique to every client and their insurance needs. Request and read all offering materials including a summary of your coverage prior to purchasing to be sure it meets your objectives and insurance needs. To determine which insurance policy is right for you, consult with a professional insurance specialist and complete an asset and current/new coverage review. Insurance Policies are not FDIC, SIPC or NCUSIF insured and are not insured by any other Federal Government Agency. Any coverage is subject to the issuing insurance company.

The information provided on our website, brochures and marketing material is not intended to make a recommendation or solicitation that you purchase an insurance policy and is solely intended present insurance services provided by Siebert Financial.

Carefully read any proposed insurance coverage for costs and fees and be sure that all of your questions are answered by a professional licensed insurance specialist before committing to an insurance plan. Insurance coverage varies based on type of coverage, the issuing insurance company, the type of insured assets and each U.S. states insurance laws.

Personal, Commercial, Life & Disability insurance is offered through Park Wilshire Companies, Inc., ("Siebert Insurance") a wholly owned subsidiary of Siebert Financial Corporation. Park Wilshire Companies, Inc. is a registered insurance agency who provides individuals with insurance policies by different providers and affiliates. Insurance policies and products are provided by the insurance company; not all plans or policies are the same.

Siebert Financial Corporation is the parent company of Muriel Siebert & Co., Inc. Personal, Commercial, Life and Disability Insurance policies are offered through third party insurance companies, which are not affiliated with Park Wilshire Companies, Inc., Muriel Siebert & Co., Inc. or Siebert Financial Corporation and its subsidiaries.

For more information, call us at 800-993-2022 to speak with a licensed insurance specialist.

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